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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/788,919
	Filing Date	February 27, 2004
	First Named Inventor	DREYER
	Art Unit	3624
	Examiner Name	James Alpert
Total Number of Pages in This Submission	Attorney Docket Number	29084/US/2 (435565-405)

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Dorsey & Whitney LLP		
Signature			
Printed name	Jason M. Hunt		
Date	December 13, 2005	Reg. No.	53,048

CERTIFICATE OF TRANSMISSION/MAILING			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re patent application of: DREYER et al.

Serial No.: 10/788,919

Group Art Unit: 3624

Filed: February 27, 2004

Examiner: Alpert, James

Entitled: **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR § 1.111

Sir:

Applicant acknowledges receipt of the Office Action mailed September 13, 2005. Applicant believes that no fees are due in connection with this response. However, in the event a discrepancy exists between the amount enclosed and the Patent and Trademark Office fees, please charge or credit any difference to the undersigned's Deposit Account No. 502498, referencing client/matter number 435565-405.

In response to the Office Action of September 13, 2005, please consider the following:

- **Remarks** begin on page 2 of this paper.

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